

114TH CONGRESS
1ST SESSION

H. R. 1553

AN ACT

To amend the Federal Deposit Insurance Act to specify which smaller institutions may qualify for an 18-month examination cycle.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

1 **SECTION 1. SHORT TITLE.**

2 This Act may be cited as the “Small Bank Exam
3 Cycle Reform Act of 2015”.

4 **SEC. 2. SMALLER INSTITUTIONS QUALIFYING FOR 18-**
5 **MONTH EXAMINATION CYCLE.**

6 Section 10(d) of the Federal Deposit Insurance Act
7 (12 U.S.C. 1820(d)) is amended—

8 (1) in paragraph (4)—

9 (A) in subparagraph (A), by striking
10 “\$500,000,000” and inserting
11 “\$1,000,000,000”; and

12 (B) in subparagraph (C)(ii), by striking
13 “\$100,000,000” and inserting “\$200,000,000”;
14 and

15 (2) in paragraph (10)—

16 (A) by striking “\$100,000,000” and in-
17 serting “\$200,000,000”; and

18 (B) by striking “\$500,000,000” and in-
19 serting “\$1,000,000,000”.

Passed the House of Representatives October 6,
2015.

Attest:

Clerk.

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